



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [CITIZENS FINANCIAL GROUP, INC.](#)

City/State [PROVIDENCE, RI](#)

Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [187,601,900](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[CITIZENS FINANCIAL GROUP, INC.](#)

[ONE CITIZENS PLAZA](#)

[PROVIDENCE, RI 02903](#)

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Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	182,582,778			167,479,096			176,434,423			162,863,617			155,756,231																	
Net income (\$000)	611,309			33,977			1,057,451			1,790,538			1,721,470																	
Number of BHCs in peer group	133			123			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.46	2.67	30	2.78	2.94	33	2.61	2.77	34	2.85	3.01	34	2.93	3.08	34															
+ Non-interest income	1.18	1.13	59	1.18	1.12	61	1.31	1.21	60	1.14	1.32	53	1.01	1.31	42															
- Overhead expense	2.23	2.28	51	2.41	2.68	39	2.37	2.57	45	2.33	2.69	32	2.33	2.71	28															
- Provision for credit losses	-0.31	-0.12	24	1.44	0.88	80	0.81	0.51	84	0.27	0.15	81	0.21	0.14	76															
+ Securities gains (losses)	0.01	0.01	72	0	0.03	25	0	0.02	44	0.01	0.01	70	0.01	0	89															
+ Other tax equivalent adjustments	-0.01	0	3	-0.01	0	2	-0.01	0	4	-0.01	0	2	0	0	45															
= Pretax net operating income (tax equivalent)	1.71	1.78	46	0.11	0.64	17	0.74	1.04	24	1.39	1.56	34	1.41	1.57	35															
Net operating income	1.34	1.36	47	0.08	0.48	19	0.60	0.81	27	1.10	1.19	35	1.11	1.24	32															
Net income	1.34	1.35	47	0.08	0.48	19	0.60	0.82	27	1.10	1.19	35	1.11	1.24	32															
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.92	3.18	30	3.90	4.09	34	3.33	3.55	32	4.21	4.41	35	4.07	4.24	38															
Interest expense	0.24	0.29	49	0.84	0.85	55	0.48	0.52	51	1.07	1.08	53	0.86	0.86	57															
Net interest income (tax equivalent)	2.69	2.88	33	3.06	3.24	34	2.85	3.01	36	3.14	3.33	33	3.21	3.38	34															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.50	0.16	92	0.44	0.27	79	0.54	0.27	82	0.36	0.21	80	0.28	0.22	73															
Earnings coverage of net loan and lease losses (X)	4.37	25.70	17	4.72	17.23	31	3.94	22.91	17	6.26	24.40	24	7.92	21.75	29															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.78	1.49	73	1.70	1.32	79	1.97	1.58	77	1.05	0.83	77	1.06	0.90	74															
Allowance for loan and lease losses / Total loans and leases	1.72	1.47	74	1.66	1.30	78	1.91	1.55	75	1.02	0.81	74	1.06	0.89	75															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.81	0.70	67	0.64	0.63	56	0.85	0.71	68	0.62	0.57	61	0.67	0.61	62															
30–89 days past due loans and leases / Total loans and leases	0.37	0.33	67	0.47	0.52	49	0.54	0.39	75	0.53	0.43	70	0.56	0.44	71															
Liquidity and Funding																														
Net noncore funding dependence	-0.20	-0.51	52	16.80	14.37	62	1.04	3.20	47	16.13	14.45	58	17.47	16.62	59															
Net short-term noncore funding dependence	-3.45	-6.88	61	7.88	4.94	62	-2.94	-4.76	53	8.44	3.38	60	7.84	4.66	52															
Net loans and leases / Total assets	66.85	60.99	70	72.70	64.23	75	68.38	61.58	68	72.86	63.77	73	72.36	63.98	72															
Capitalization																														
Tier 1 leverage ratio	9.52	9.15	64	9.63	9.43	59	9.45	9.13	63	10	9.76	61	10.01	9.71	61															
Holding company equity capital / Total assets	12.08	10.72	73	12.40	11.64	59	12.34	11.16	69	13.37	12.43	62	12.93	12.22	66															
Total equity capital (including minority interest) / Total assets	12.08	10.85	72	12.40	11.80	58	12.34	11.29	68	13.37	12.57	62	12.93	12.27	66															
Common equity tier 1 capital / Total risk-weighted assets	10.06	12.57	10	9.40	11.64	16	9.95	12.38	12	10.01	12.17	20	10.63	12.12	28															
Net loans and leases / Equity capital (X)	5.54	5.73	47	5.86	5.59	58	5.54	5.58	51	5.45	5.21	59	5.60	5.29	57															
Cash dividends / Net income	31.19	23.13	62	561.40	81.34	97	73.75	42.30	90	38.47	33.12	57	29.05	27.31	48															
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36																
Growth Rates																														
Assets	6	16.49	22	9.43	11.31	54	10.62	16.68	34	3.16	9.26	30	5.43	7	54															
Equity capital	3.20	9.13	24	1.95	5.70	34	2.13	6.99	27	6.65	10.49	45	2.69	7.89	36															
Net loans and leases	-2.53	7.22	23	9.55	9.91	62	3.82	9.07	34	3.88	9.10	29	5.97	7.89	47															
Noncore funding	-46.63	-25.09	22	14.74	16.35	52	-40.29	-12.18	17	-6.79	6.59	26	18.70	10.67	71															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	15.20	11.33	73	12.68	12.46	68	15.18	13.56	69	11.19	13.04	62	9.55	13.37	58															
Equity investment in subsidiaries / Equity capital	98.19	102.85	23	100.13	103.91	33	98.22	102.81	22	99.41	103.22	25	99.31	103.10	26															
Cash from ops + noncash items + op expense / Op expense + dividends	143.12	98.58	68	146.74	176.81	52	119.29	147.24	42	162.56	190.27	45	289.62	174.91	88															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,072,885	1,307,740	4,765,017	5,441,058	4,976,303	-17.96	26.31
Income from lease financing receivables.....	12,892	17,536	63,996	76,595	82,364	-26.48	-46.13
Fully taxable income on loans and leases.....	1,085,774	1,325,276	4,829,002	5,517,627	5,058,612	-18.07	24.32
Tax-exempt income on loans and leases.....	3	0	11	26	55		-89.66
Estimated tax benefit on income on loans and leases.....	335	0	1,186	3,239	5,507		-85.92
Income on loans and leases (tax equivalent).....	1,086,112	1,325,276	4,830,199	5,520,892	5,064,174	-18.05	24.02
Investment interest income (tax equivalent).....	127,183	147,371	519,757	636,254	651,448	-13.70	-11.68
Interest on balances due from depository institutions.....	2,500	5,059	10,299	30,083	29,133	-50.58	47.23
Interest income on other earning assets.....	4,751	6,437	17,346	30,086	43,449	-26.19	-25.06
Total interest income (tax equivalent).....	1,220,546	1,484,143	5,377,601	6,217,315	5,788,204	-17.76	18.76
Interest on time deposits of \$250K or more	3,678	15,834	41,861	89,490	53,465	-76.77	
Interest on time deposits < \$250K.....	13,024	61,767	157,378	334,621	234,765	-78.91	
Interest on foreign office deposits	76	1,071	1,954	2,374	1,247	-92.90	-56.82
Interest on other deposits	33,289	148,192	309,117	729,274	495,724	-77.54	-6.06
Interest on other borrowings and trading liabilities.....	32,584	74,031	190,218	350,151	363,258	-55.99	59.38
Interest on subordinated debt and mandatory convertible securities	16,403	17,364	70,351	69,457	77,955	-5.53	-52.33
Total interest expense.....	99,054	318,259	770,879	1,575,367	1,226,414	-68.88	-13.46
Net interest income (tax equivalent).....	1,121,492	1,165,884	4,606,722	4,641,948	4,561,790	-3.81	22.79
Non-interest income.....	536,780	494,958	2,303,770	1,849,292	1,571,987	8.45	67.47
Adjusted operating income (tax equivalent)	1,658,272	1,660,842	6,910,492	6,491,240	6,133,777	-0.15	34.40
Overhead expense.....	1,017,783	1,008,364	4,173,489	3,800,106	3,623,057	0.93	25.47
Provision for credit losses.....	-140,300	603,746	1,431,089	439,252	322,784		
Securities gains (losses)	2,999	0	4,452	17,465	16,116		-62.39
Other tax equivalent adjustments	-2,346	-2,842	-9,890	-10,912	0		
Pretax net operating income (tax equivalent).....	781,442	45,920	1,300,506	2,258,443	2,203,931	1601.75	129.86
Applicable income taxes	170,025	10,805	240,655	459,631	461,935	1473.58	55.43
Tax equivalent adjustments	108	1,138	2,400	8,274	20,526	-90.51	-98.49
Applicable income taxes (tax equivalent).....	170,133	11,943	243,055	467,905	482,461	1324.54	46.01
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	611,309	33,977	1,057,451	1,790,538	1,721,470	1699.18	173.58
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	611,309	33,977	1,057,451	1,790,538	1,721,470	1699.18	173.58
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	611,309	33,977	1,057,451	1,790,538	1,721,470	1699.18	173.58
Investment securities income (tax equivalent).....	127,183	147,371	519,757	636,254	651,448	-13.70	-11.68
US Treasury and agency securities (excluding mortgage-backed securities)	3	292	421	1,941	218	-98.97	-76.92
Mortgage-backed securities	118,561	142,531	500,064	614,740	632,963	-16.82	-14.79
All other securities	8,619	4,548	19,272	19,573	18,267	89.52	77.83
Cash dividends declared.....	190,650	190,747	779,843	688,833	500,082	-0.05	219.13
Common	167,208	168,704	672,211	615,873	471,460	-0.89	216.29
Preferred.....	23,442	22,043	107,632	72,960	28,622	6.35	240.97

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.67	2.96	26	3.54	3.72	33	3.05	3.27	27	3.82	4	32	3.72	3.87	38
Less: Interest expense	0.22	0.27	50	0.76	0.78	54	0.44	0.48	50	0.97	0.98	53	0.79	0.79	59
Equals: Net interest income (tax equivalent)	2.46	2.67	30	2.78	2.94	33	2.61	2.77	34	2.85	3.01	34	2.93	3.08	34
Plus: Non-interest income	1.18	1.13	59	1.18	1.12	61	1.31	1.21	60	1.14	1.32	53	1.01	1.31	42
Equals: adjusted operating income (tax equivalent)	3.63	3.87	46	3.97	4.12	42	3.92	4.04	45	3.99	4.41	29	3.94	4.46	26
Less: Overhead expense	2.23	2.28	51	2.41	2.68	39	2.37	2.57	45	2.33	2.69	32	2.33	2.71	28
Less: Provision for credit losses	-0.31	-0.12	24	1.44	0.88	80	0.81	0.51	84	0.27	0.15	81	0.21	0.14	76
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	71	0	0.03	26	0	0.02	44	0.01	0.01	70	0.01	0	89
Plus: other tax equivalent adjustments	-0.01	0	3	-0.01	0	2	-0.01	0	4	-0.01	0	2	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.71	1.78	46	0.11	0.64	17	0.74	1.04	24	1.39	1.56	34	1.41	1.57	35
Less: Applicable income taxes (tax equivalent)	0.37	0.40	44	0.03	0.16	16	0.14	0.23	23	0.29	0.36	29	0.31	0.33	43
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.34	1.36	47	0.08	0.48	19	0.60	0.81	27	1.10	1.19	35	1.11	1.24	32
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.34	1.35	47	0.08	0.48	19	0.60	0.82	27	1.10	1.19	35	1.11	1.24	32
Memo: Net income (last four quarters)	0.91	1.07	32	0.84	0.98	28	0.60	0.82	27	1.10	1.19	35	1.11	1.24	32
Net income—BHC and noncontrolling (minority) interest	1.34	1.37	47	0.08	0.49	19	0.60	0.83	27	1.10	1.20	35	1.11	1.25	32
Margin Analysis															
Average earning assets / Average assets	91.46	93.08	29	90.95	91.24	46	91.53	92.32	37	90.66	91.05	45	91.30	91.48	50
Average interest-bearing funds / Average assets	62.09	62.97	53	68.53	66.92	58	64.21	64.06	53	67.01	65.57	59	66.47	65.56	60
Interest income (tax equivalent) / Average earning assets	2.92	3.18	30	3.90	4.09	34	3.33	3.55	32	4.21	4.41	35	4.07	4.24	38
Interest expense / Average earning assets	0.24	0.29	49	0.84	0.85	55	0.48	0.52	51	1.07	1.08	53	0.86	0.86	57
Net interest income (tax equivalent) / Average earning assets	2.69	2.88	33	3.06	3.24	34	2.85	3.01	36	3.14	3.33	33	3.21	3.38	34
Yield or Cost															
Total loans and leases (tax equivalent)	3.41	4.05	17	4.28	4.74	20	3.76	4.27	20	4.61	5.09	21	4.43	4.95	19
Interest-bearing bank balances	0.08	0.10	17	0.72	1.16	21	0.16	0.27	19	1.27	2.04	13	1.02	1.64	12
Federal funds sold and reverse repos		0.26			1.34			0.68		6.54	2.44	97		2.17	
Trading assets	0.49	0.39	69	0.64	0.75	66	0.40	0.60	63	1.02	0.99	61	1.69	1.11	61
Total earning assets	2.92	3.15	32	3.89	4.05	37	3.32	3.51	32	4.20	4.36	37	4.06	4.20	42
Investment securities (tax equivalent)	1.93	1.84	56	2.41	2.60	29	2.13	2.25	38	2.56	2.76	35	2.59	2.68	44
US Treasury and agency securities (excluding mortgage-backed securities)	0.11	1.30	4	2.87	2.31	77	2.32	1.75	78	2.20	2.32	48	1.46	2.05	12
Mortgage-backed securities	1.79	1.60	66	2.31	2.49	27	2.05	2.05	48	2.50	2.61	36	2.53	2.50	52
All other securities	4.01	2.93	82	326.02	3.62	99	4.47	3.24	84	307.52	4.06	97	239.18	4.20	98
Interest-bearing deposits	0.20	0.26	39	0.94	0.90	58	0.51	0.53	53	1.23	1.10	62	0.91	0.81	64
Time deposits of \$250K or more	0.52	0.82	21	1.15	1.83	9	0.96	1.42	16	1.44	1.96	14	1.12	1.44	23
Time deposits < \$250K	0.93	0.78	66	2.01	1.69	73	1.67	1.36	75	2.38	1.82	86	1.81	1.29	85
Other domestic deposits	0.14	0.17	47	0.74	0.71	59	0.36	0.36	53	0.99	0.93	57	0.72	0.67	63
Foreign deposits	0.14	0.13	62	0.53	0.79	39	0.33	0.42	42	0.70	1.19	33	0.47	0.97	28
Federal funds purchased and repos	0.08	0.18	37	0.68	1.14	25	0.34	0.62	29	1.37	1.86	35	0.95	1.51	33
Other borrowed funds and trading liabilities	1.62	1.38	63	2.25	1.90	72	1.89	1.50	71	2.74	2.38	69	2.57	2.28	69
All interest-bearing funds	0.35	0.42	45	1.11	1.15	54	0.68	0.74	51	1.44	1.49	51	1.18	1.19	61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		536,780		494,958		2,303,770		1,849,292		1,571,987		
Fiduciary activities income		12,048		11,026		45,169		42,766		26,234		
Service charges on deposit accounts - domestic		94,646		114,500		386,386		493,211		505,778		
Trading revenue.....		12,485		214		75,757		81,597		57,157		
Investment banking fees and commissions.....		83,188		64,295		275,302		233,744		192,679		
Insurance activities revenue.....		837		819		3,985		4,521		2,363		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		26,968		25,250		48,514		81,676		33,972		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		143,397		130,557		893,964		215,581		84,156		
Other non-interest income.....		163,211		148,297		574,693		696,196		669,648		
Total overhead expenses		1,017,783		1,008,364		4,173,489		3,800,106		3,623,057		
Personnel expense.....		549,173		551,639		2,129,402		2,033,144		1,888,005		
Net occupancy expense.....		166,644		155,122		628,887		614,398		590,507		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		2,441		2,842		10,732		10,568		2,672		
Other operating expenses.....		299,525		298,761		1,404,468		1,141,996		1,141,873		
Fee income on mutual funds and annuities.....		42,575		39,329		148,778		149,174		143,351		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		17,405		17,863		17,584		17,997		18,140		
Average personnel expense per employee.....		31.55		30.88		121.10		112.97		104.08		
Average assets per employee.....		10,490.25		9,375.75		10,033.80		9,049.49		8,586.34		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	7.93	2.10	94	7.95	2.64	90	6.46	2.02	91	8.07	2.72	89
Overhead expenses / Net Interest Income + non-interest income	61.47	59.31	60	60.86	63.90	44	60.50	62.28	45	58.72	61.29	43
Percent of Average Assets												
Total overhead expense	2.23	2.28	51	2.41	2.68	39	2.37	2.57	45	2.33	2.69	32
Personnel expense.....	1.20	1.28	44	1.32	1.36	45	1.21	1.30	44	1.25	1.41	34
Net occupancy expense.....	0.37	0.24	92	0.37	0.27	84	0.36	0.26	86	0.38	0.28	84
Other operating expenses.....	0.66	0.73	50	0.72	0.98	33	0.80	0.94	52	0.71	0.97	29
Overhead less non-interest income	1.05	1.10	41	1.23	1.47	33	1.06	1.25	36	1.20	1.32	38
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	61.38	58.69	62	60.71	63.38	46	60.39	61.82	48	58.54	60.64	45
Personnel expense.....	33.12	33.28	44	33.21	33.17	45	30.81	32.36	36	31.32	32.39	40
Net occupancy expense.....	10.05	6.42	91	9.34	6.75	86	9.10	6.58	86	9.47	6.52	90
Other operating expenses.....	18.21	18.45	55	18.16	22.88	32	20.48	22.28	55	17.76	21.20	32
Total non-interest income	32.37	28.42	64	29.80	26.40	63	33.34	28.83	63	28.49	29.23	60
Fiduciary activities income	0.73	2.15	36	0.66	2.03	37	0.65	2.09	36	0.66	1.97	40
Service charges on domestic deposit accounts	5.71	3.21	88	6.89	3.92	89	5.59	3.27	85	7.60	3.88	95
Trading revenue.....	0.75	0.97	66	0.01	1.58	50	1.10	1.28	68	1.26	1.18	71
Investment banking fees and commissions.....	5.02	2.51	81	3.87	2.81	77	3.98	2.46	79	3.60	3.54	76
Insurance activities revenue.....	0.05	0.38	48	0.05	0.40	48	0.06	0.41	48	0.07	0.47	47
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42
Net servicing fees	1.63	0.99	78	1.52	-0.41	92	0.70	0.01	86	1.26	0.28	89
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	8.65	3.74	84	7.86	1.88	93	12.94	3.92	88	3.32	1.86	76
Other non-interest income.....	9.84	8.65	65	8.93	9.85	53	8.32	9.65	50	10.73	10.04	67
Overhead less non-interest income	29.01	29.66	41	30.91	36.23	34	27.06	31.93	31	30.05	31.06	38
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.76	21.04	53	23.53	17.54	83	18.50	18.63	42	20.35	20.56	51
Applicable income tax + TE / Pretax net operating income + TE	21.77	22.74	37	26.01	22.86	71	18.69	21.18	23	20.72	23.23	26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	53,890,650	51,824,513	53,656,416	51,874,550	50,423,188	3.99	22.59
Commercial and industrial loans	39,585,911	43,941,686	39,866,643	36,533,272	35,971,002	-9.91	36.74
Loans to individuals	29,221,289	28,028,952	29,061,320	27,541,729	24,974,058	4.25	42.24
Loans to depository institutions and acceptances of other banks	120,917	181,670	99,103	151,122	518	-33.44	478.00
Agricultural loans	0	0	0	0	0	0	
Other loans and leases	4,794,296	6,867,482	5,397,737	6,171,436	6,376,201	-30.19	-41.77
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	127,613,063	130,844,303	128,081,219	122,272,109	117,744,967	-2.47	25.47
Less: Allowance for loan and lease losses	2,193,926	2,171,408	2,442,978	1,251,717	1,242,352	1.04	79.28
Net loans and leases	125,419,137	128,672,895	125,638,241	121,020,392	116,502,615	-2.53	24.82
Debt securities that reprice or mature in over 1 year	24,919,236	24,408,991	23,758,444	23,017,017	23,164,606	2.09	17.28
Mutual funds and equity securities	71,955	46,169	65,272	46,286	180,729	55.85	
Subtotal	150,410,328	153,128,055	149,461,957	144,083,695	139,847,950	-1.77	23.56
Interest-bearing bank balances	13,704,581	3,166,151	11,870,956	2,487,803	3,135,907	332.85	793.47
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	2,542,089	969,575	2,418,468	797,376	895,267	162.19	39.11
Trading assets	1,500,142	2,078,813	1,983,847	969,792	544,752	-27.84	76.32
Total earning assets	168,157,140	159,342,594	165,735,228	148,338,666	144,423,876	5.53	33.52
Non-interest-bearing cash and due from depository institutions	1,382,222	1,344,466	1,328,190	1,438,393	1,523,829	2.81	27.66
Premises, fixed assets, and leases	1,536,543	1,432,461	1,559,324	1,459,999	791,239	7.27	169.80
Other real estate owned	14,362	36,540	15,776	38,097	28,998	-60.70	-68.71
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	16,511,633	14,825,395	15,090,022	14,814,735	14,236,745	11.37	29.32
Total assets	187,601,900	176,981,456	183,728,540	166,089,890	161,004,687	6.00	33.61
Quarterly average assets	182,582,778	167,479,096	180,988,018	165,105,996	159,150,631	9.02	31.38
Average loans and leases (YTD)	127,529,282	123,755,285	128,340,683	119,675,394	114,287,130	3.05	26.69
Memoranda							
Loans held-for-sale	4,283,477	3,057,872	3,854,622	3,161,171	1,068,056	40.08	532.46
Loans not held-for-sale	123,329,586	127,786,431	124,226,597	119,110,938	116,676,911	-3.49	22.07
Real estate loans secured by 1–4 family	35,906,270	34,272,790	35,775,153	34,745,134	33,790,315	4.77	13.51
Commercial real estate loans	17,984,380	17,551,723	17,881,263	17,129,416	16,628,931	2.47	45.91
Construction and land development	4,937,671	3,567,185	4,555,768	3,522,169	4,024,036	38.42	113.23
Multifamily	1,002,067	1,174,952	1,056,726	1,161,904	791,702	-14.71	67.87
Nonfarm nonresidential	12,044,642	12,809,586	12,268,769	12,445,343	11,813,193	-5.97	27.96
Real estate loans secured by farmland	0	0	0	0	3,942		
Total investment securities	27,533,280	25,424,735	26,242,184	23,860,679	24,240,602	8.29	19.32
U.S. Treasury securities	10,703	40,791	10,729	70,678	23,983	-73.76	-28.68
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	2,946	4,382	3,217	4,574	5,031	-32.77	-66.68
Mortgage-backed securities	26,591,281	25,332,127	25,269,597	23,737,713	24,028,893	4.97	15.38
Asset-backed securities	856,395	1,266	893,369	1,428	1,966	67545.73	26729.42
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	71,955	46,169	65,272	46,286	180,729	55.85	
Available-for-sale securities	24,466,614	22,307,135	22,942,361	20,612,675	19,894,929	9.68	36.33
U.S. Treasury securities	10,703	40,791	10,729	70,678	23,983	-73.76	-28.68
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	2,946	4,382	3,217	4,574	5,031	-32.77	-66.68
Mortgage-backed securities	24,451,968	22,260,696	22,927,391	20,535,995	19,863,949	9.84	36.46
Asset-backed securities	997	1,266	1,024	1,428	1,966	-21.25	-68.77
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	82,098	147,771	121,960	39,806	-124,258	-44.44	-37.90
Available-for-sale securities appreciation (depreciation)	163,506	621,447	577,737	95,945	-580,627	-73.69	-34.28
Structured notes, fair value	0	0	0	0	0		
Pledged securities	4,115,706	4,804,959	4,510,323	4,597,039	4,552,777	-14.34	-21.27

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	8,705,437	3,564,470	9,446,340	3,998,072	6,876,057	144.23	-0.46
NOW, ATS and transaction accounts	8,579,698	8,536,829	8,955,705	7,690,262	5,969,141	0.50	63.74
Time deposits less brokered deposits < \$250K	-343,330	4,258,371	1,783,020	5,823,482	6,610,499		
MMDA and other savings accounts	126,763,704	103,711,142	119,638,411	95,316,887	87,885,067	22.23	65.79
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	143,705,509	120,070,812	139,823,476	112,828,703	107,340,764	19.68	52.25
Time deposits of \$250K or more	2,455,854	5,197,822	3,165,604	5,848,036	5,153,006	-52.75	
Foreign deposits	203,454	756,404	242,208	364,592	201,430	-73.10	-66.79
Federal funds purchased and repos	54,845	1,048,735	230,902	265,081	1,155,574	-94.77	-92.31
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	3,094,935	1,735,861	2,087,351	2,735,709	1,783,505	78.29	-6.03
Other borrowings w/remaining maturity over 1 year	4,750,442	13,292,753	5,791,463	10,620,358	12,796,620	-64.26	-37.11
Brokered deposits < \$250K	5,380,613	7,837,667	4,328,393	6,702,790	7,379,923	-31.35	
Noncore funding	15,940,143	29,869,242	15,845,921	26,536,566	28,470,058	-46.63	-20.62
Trading liabilities	126,483	246,316	121,326	117,651	269,688	-48.65	-81.21
Subordinated notes and debentures + trust preferred securities	1,553,099	1,639,474	1,551,935	1,639,288	1,638,546	-5.27	-37.57
Other liabilities	3,623,710	3,205,465	3,712,717	2,766,313	2,469,120	13.05	28.76
Total liabilities	164,948,944	155,031,309	161,055,375	143,888,521	140,188,176	6.40	36.95
Equity Capital							
Perpetual preferred stock (including surplus)	1,965,049	1,569,788	1,965,049	1,569,788	839,563	25.18	695.81
Common stock	5,708	5,693	5,699	5,682	5,668	0.26	1.15
Common surplus	18,945,343	18,901,205	18,939,664	18,890,593	18,815,088	0.23	1.15
Retained earnings	6,865,646	6,010,609	6,444,987	6,498,131	5,385,159	14.23	230.59
Accumulated other comprehensive income	-410,442	86,200	-58,886	-409,477	-1,095,620		
Other equity capital components	-4,718,348	-4,623,348	-4,623,348	-4,353,348	-3,133,347		
Total holding company equity capital	22,652,956	21,950,147	22,673,165	22,201,369	20,816,511	3.20	13.46
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	22,652,956	21,950,147	22,673,165	22,201,369	20,816,511	3.20	13.46
Total liabilities and capital	187,601,900	176,981,456	183,728,540	166,089,890	161,004,687	6.00	33.61
Memoranda							
Non-interest-bearing deposits	47,008,348	33,094,689	44,695,355	29,932,748	30,196,407	42.04	69.74
Interest-bearing deposits	104,737,082	100,768,016	102,864,326	95,811,373	89,878,716	3.94	39.25
Total deposits	151,745,430	133,862,705	147,559,681	125,744,121	120,075,123	13.36	47.46
Long-term debt that reprices within 1 year	499,347	798,282	798,845	798,094	1,047,534	-37.45	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	22,673,165	22,201,369	22,201,369	20,816,511	20,270,492		
Accounting restatements	0	-330,751	-330,751	11,266	0		
Net income	611,309	33,977	1,057,451	1,790,538	1,721,470		
Net sale of new perpetual preferred stock	0	0	395,260	730,225	592,455		
Net sale of new common stock	5,688	10,622	49,087	75,519	34,431		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	95,000	270,000	270,000	1,220,000	1,025,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	190,650	190,747	779,843	688,833	500,082		
Change in other comprehensive income	-351,556	495,677	350,592	686,143	-277,255		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	22,652,956	21,950,147	22,673,165	22,201,369	20,816,511		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	28.73	36.10	32	29.28	38.37	32	29.20	36.22	33	31.23	37.78	37	31.32	37.19	37
Commercial and industrial loans	21.10	13.88	84	24.83	12.73	91	21.70	13.52	86	22	12.02	87	22.34	12.85	84
Loans to individuals	15.58	3.42	91	15.84	3.84	93	15.82	3.40	94	16.58	4.20	92	15.51	4.31	91
Loans to depository institutions and acceptances of other banks	0.06	0.02	88	0.10	0.03	85	0.05	0.03	85	0.09	0.04	84	0	0.05	59
Agricultural loans.....	0	0.19	10	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases.....	2.56	4.29	41	3.88	4.96	50	2.94	4.63	46	3.72	5.01	46	3.96	5	47
Net loans and leases.....	66.85	60.99	70	72.70	64.23	75	68.38	61.58	68	72.86	63.77	73	72.36	63.98	72
Debt securities over 1 year.....	13.28	16.70	34	13.79	14.63	49	12.93	15.55	35	13.86	14.60	51	14.39	14.63	52
Mutual funds and equity securities	0.04	0.06	55	0.03	0.05	54	0.04	0.05	55	0.03	0.06	53	0.11	0.06	78
Subtotal	80.18	78.43	47	86.52	80.12	75	81.35	78.16	55	86.75	79.65	72	86.86	79.97	73
Interest-bearing bank balances	7.31	9.08	40	1.79	4.14	28	6.46	7.51	42	1.50	3.06	36	1.95	3.04	45
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.36	1.59	56	0.55	1.72	29	1.32	1.68	51	0.48	1.91	29	0.56	1.96	28
Trading assets	0.80	0.56	79	1.17	1.27	74	1.08	1.01	77	0.58	1.19	72	0.34	1.33	72
Total earning assets.....	89.64	91.48	26	90.03	89.78	54	90.21	91.05	42	89.31	89.53	46	89.70	89.74	48
Non-interest cash and due from depository institutions.....	0.74	1	31	0.76	1.12	23	0.72	1.07	23	0.87	1.14	28	0.95	1.21	31
Other real estate owned.....	0.01	0.02	43	0.02	0.03	51	0.01	0.02	41	0.02	0.03	53	0.02	0.04	38
All other assets.....	9.63	7.44	78	9.21	9.05	54	9.07	7.82	68	9.82	9.27	60	9.35	8.98	54
Memoranda															
Short-term investments	8.66	11.92	38	2.34	7.73	18	7.78	11.17	37	1.98	7.63	25	2.50	7.80	34
U.S. Treasury securities.....	0.01	0.98	33	0.02	0.86	39	0.01	0.84	37	0.04	1.03	38	0.01	1.04	38
US agency securities (excluding mortgage-backed securities)	0	0.73	11	0	0.51	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0	1.77	15	0	1.44	18	0	1.69	18	0	1.34	18	0	1.62	17
Mortgage-backed securities	14.17	12.38	60	14.31	11.43	70	13.75	11.75	62	14.29	11.44	69	14.92	11.13	71
Asset-backed securities	0.46	0.35	74	0	0.27	50	0.49	0.32	75	0	0.28	51	0	0.33	54
Other debt securities	0	0.46	8	0	0.39	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale.....	2.28	0.46	91	1.73	0.40	91	2.10	0.52	90	1.90	0.39	93	0.66	0.30	79
Loans held for investment	65.74	61.15	63	72.20	64.43	73	67.61	61.72	64	71.71	63.50	69	72.47	63.93	69
Real estate loans secured by 1–4 family	19.14	11.69	83	19.37	13.18	74	19.47	11.91	83	20.92	13.29	79	20.99	13.46	79
Revolving	5.96	1.51	98	6.76	2.02	97	6.20	1.66	98	7.26	2.07	98	7.96	2.27	97
Closed-end, secured by first liens	12.96	9.76	69	12.24	10.62	60	13.02	9.81	67	13.25	10.69	66	12.48	10.57	63
Closed-end, secured by junior liens	0.22	0.21	67	0.36	0.28	71	0.25	0.22	71	0.41	0.28	75	0.55	0.31	79
Commercial real estate loans	9.59	22.27	19	9.92	23.11	22	9.73	22.22	22	10.31	22.23	25	10.33	21.58	26
Construction and land development	2.63	3.32	45	2.02	3.46	39	2.48	3.40	44	2.12	3.44	43	2.50	3.51	44
Multifamily	0.53	3.21	12	0.66	3.23	16	0.58	3.12	16	0.70	3.01	19	0.49	2.72	16
Nonfarm nonresidential	6.42	14.77	20	7.24	15.32	25	6.68	14.72	24	7.49	14.69	28	7.34	14.44	30
Real estate loans secured by farmland	0	0.33	8	0	0.35	9	0	0.33	8	0	0.36	9	0	0.41	24

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	42.23	57.91	22	39.61	57.83	25	41.89	57.15	24	42.43	57.46	26	42.82	56.49	30
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	42.23	57.91	22	39.61	57.83	25	41.89	57.15	24	42.43	57.46	26	42.82	56.49	30
Real estate loans secured by 1–4 family.....	28.14	19.43	78	26.19	20.44	69	27.93	19.43	79	28.42	20.75	76	28.70	21.10	78
Revolving	8.76	2.45	98	9.15	3.09	97	8.89	2.64	98	9.86	3.15	97	10.88	3.50	97
Closed-end.....	19.38	16.76	64	17.04	17.13	54	19.04	16.59	64	18.56	17.39	57	17.82	17.39	53
Commercial real estate loans	14.09	35.36	16	13.41	34.31	19	13.96	34.63	18	14.01	33.52	19	14.12	32.14	21
Construction and land development.....	3.87	5.29	42	2.73	5.12	34	3.56	5.26	41	2.88	5.09	39	3.42	5.20	42
1–4 family.....	0.41	1.05	38	0.34	0.98	36	0.39	0.93	41	0.35	0.94	40	0.41	1.02	41
Other.....	3.46	4.21	44	2.39	4	35	3.17	4.19	44	2.53	4.02	37	3	4.05	42
Multifamily.....	0.79	5.08	8	0.90	4.90	12	0.83	4.96	10	0.95	4.69	11	0.67	4.10	11
Nonfarm nonresidential	9.44	23.47	20	9.79	22.69	24	9.58	22.93	21	10.18	22.15	24	10.03	21.40	25
Owner-occupied.....	3.57	7.93	24	3.85	7.70	30	3.62	7.68	24	4.16	7.72	31	4.51	8.03	34
Other.....	5.87	15.25	15	5.94	14.76	20	5.96	14.95	17	6.02	14.34	19	5.52	13.38	20
Real estate loans secured by farmland.....	0	0.56	8	0	0.53	9	0	0.54	8	0	0.55	9	0	0.63	23
Loans to depository institutions and acceptances of other banks.....	0.09	0.03	87	0.14	0.08	84	0.08	0.06	84	0.12	0.11	83	0	0.12	59
Commercial and industrial loans	31.02	23.16	76	33.58	20.31	86	31.13	22.17	81	29.88	19.53	83	30.55	20.32	80
Loans to individuals	22.90	6.02	91	21.42	6.48	89	22.69	6.13	91	22.52	7.13	90	21.21	7.36	89
Credit card loans	1.16	0.50	82	1.34	0.71	80	1.26	0.65	81	1.49	0.81	80	1.43	1.02	80
Agricultural loans.....	0	0.33	10	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases.....	3.76	8.05	40	5.25	9.38	43	4.21	9.09	41	5.05	9.85	41	5.42	9.66	43
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	290.79	382.51	34	299.68	401.07	33	290.88	381.27	33	302.92	391.26	35	304.36	379.80	37
Real estate loans secured by 1–4 family.....	193.75	124.29	78	198.19	138.65	73	193.94	125.03	78	202.90	138.18	74	203.96	137.84	79
Revolving	60.32	16.14	98	69.23	21.22	96	61.75	17.42	98	70.40	21.26	96	77.34	23.33	96
Closed-end.....	133.43	106.79	66	128.96	115.78	60	132.19	106.14	64	132.50	115.20	61	126.63	112.79	59
Commercial real estate loans	97.04	237.40	19	101.50	240.54	23	96.94	234.65	21	100.03	229.44	25	100.38	219.72	26
Construction and land development.....	26.64	35.26	42	20.63	35.93	39	24.70	35.62	42	20.57	34.95	41	24.29	35.36	45
1–4 family.....	2.84	6.84	40	2.57	6.92	40	2.71	6.34	43	2.53	6.61	42	2.94	7.04	41
Other.....	23.81	28.01	45	18.06	27.85	40	21.99	28.16	44	18.04	27.32	42	21.35	27.26	45
Multifamily.....	5.41	34.02	12	6.79	33.54	15	5.73	32.74	14	6.79	31.04	16	4.78	27.85	16
Nonfarm nonresidential	64.99	157.71	21	74.07	159.79	25	66.51	155.06	23	72.68	152.10	27	71.31	147.22	29
Owner-occupied.....	24.55	52.99	26	29.11	54.16	30	25.14	52.37	26	29.70	53.07	32	32.05	54.89	35
Other.....	40.44	102.29	21	44.97	103.49	25	41.37	100.54	23	42.97	97.41	27	39.25	91.80	26
Real estate loans secured by farmland.....	0	3.50	8	0	3.48	8	0	3.44	8	0	3.60	8	0.02	4.02	24
Loans to depository institutions and acceptances of other banks.....	0.65	0.18	87	1.05	0.38	85	0.54	0.28	85	0.88	0.44	83	0	0.54	59
Commercial and industrial loans	213.60	145.22	81	254.10	132.09	89	216.12	139.91	83	213.34	122.02	86	217.13	128.82	81
Loans to individuals	157.67	35.91	92	162.08	40.80	91	157.55	37.47	92	160.83	43.51	93	150.75	42.67	91
Credit card loans	7.98	2.59	87	10.13	3.94	83	8.74	3.30	85	10.67	4.34	84	10.18	5.31	83
Agricultural loans.....	0	1.94	10	0	1.90	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases.....	25.87	47.52	37	39.71	54.71	51	29.26	49.54	40	36.04	52.44	47	38.49	51.79	45
Supplemental															
Non-owner occupied CRE loans / Gross loans	12.46	27.81	14	11.98	27.16	15	12.35	27.32	15	12.01	26.45	15	11.99	24.79	19
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	85.81	185.94	18	90.67	188.67	22	85.72	183.76	21	85.74	178.57	25	85.25	167.93	27
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	110.37	243.39	18	119.78	248.20	22	110.86	240.85	21	115.45	236.10	27	117.30	225.98	27

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.66	11.92	38	2.34	7.73	18	7.78	11.17	37	1.98	7.63	25	2.50	7.80	34
Liquid assets	22.84	27.16	38	17.71	22.73	40	21.79	26.22	39	16.88	22.44	41	17.57	22.72	44
Investment securities	14.68	18.78	34	14.37	16.91	40	14.28	17.85	34	14.37	16.99	42	15.06	17.27	42
Net loans and leases	66.85	60.99	70	72.70	64.23	75	68.38	61.58	68	72.86	63.77	73	72.36	63.98	72
Net loans, leases and standby letters of credit	67.94	61.79	70	73.84	65.22	77	69.57	62.48	69	74.15	64.84	73	73.65	65.07	73
Core deposits	76.60	73.69	48	67.84	64.18	54	76.10	70.67	54	67.93	63.09	50	66.67	62.13	51
Noncore funding	8.50	11.95	46	16.88	19.78	48	8.62	14.13	40	15.98	19.36	50	17.68	21.34	52
Time deposits of \$250K or more	1.31	1.96	40	2.94	2.95	56	1.72	2.11	48	3.52	2.94	61	3.20	2.89	62
Foreign deposits	0.11	0.34	82	0.43	0.43	82	0.13	0.36	81	0.22	0.43	81	0.13	0.47	79
Federal funds purchased and repos	0.03	1.22	25	0.59	1.77	38	0.13	1.47	27	0.16	1.94	27	0.72	1.97	42
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.03	0.60	40	0.59	0.97	49	0.13	0.54	44	0.16	0.48	44	0.72	0.54	54
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.65	1.11	67	0.98	3.69	25	1.14	1.24	58	1.65	3.01	37	1.11	3.67	28
Earning assets that reprice within 1 year	42.48	38.67	58	45.56	39.59	66	42.55	39.38	54	43.16	39.29	63	43.41	40.29	62
Interest-bearing liabilities that reprice within 1 year	3.58	7.73	23	8.90	10.23	52	4.61	8.20	33	9.72	10.19	57	9.86	10.01	57
Long-term debt that reprices within 1 year	0.27	0.28	73	0.45	0.79	64	0.43	0.47	73	0.48	0.96	62	0.65	1.34	63
Net assets that reprice within 1 year	38.63	29.49	70	36.21	27.26	71	37.50	29.11	67	32.96	26.63	65	32.89	27.38	61
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.20	-0.51	52	16.80	14.37	62	1.04	3.20	47	16.13	14.45	58	17.47	16.62	59
Net short-term noncore funding dependence	-3.45	-6.88	61	7.88	4.94	62	-2.94	-4.76	53	8.44	3.38	60	7.84	4.66	52
Short-term investment / Short-term noncore funding	146.99	246.74	41	25.52	77.70	29	144.31	184.19	50	21.27	77.77	28	26.87	66.46	35
Liquid assets - short-term noncore funding / Nonliquid assets	21.97	30.67	43	10.40	16.50	45	20.98	28.18	45	9.12	16.97	41	10.01	16.04	47
Net loans and leases / Total deposits	82.65	76.22	68	96.12	88.34	72	85.14	79.43	69	96.24	90.31	67	97.02	90.08	74
Net loans and leases / Core deposits	87.28	83.77	64	107.16	101.46	68	89.85	88.34	61	107.26	103.93	65	108.54	105	66
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.49	0.62	55	0.95	1.57	51	0.74	1.57	42	0.25	0.72	41	-0.81	-0.82	39
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.97	1.31	50	3.99	3.85	55	3.49	4.31	47	0.60	1.36	35	-3.79	-1.98	6
Structured notes appreciation (depreciation) / Tier 1 capital	0			-0.04				0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	10.88	12.84	57	12.08	12.92	58	12.33	11.38	62	13.42	12.67	61	17.18	16.19	56
Available-for-sale securities	88.86	85.49	43	87.74	85.17	43	87.43	87.23	38	86.39	85.40	40	82.07	81.88	43
U.S. Treasury securities	0.04	5.10	34	0.16	5.04	37	0.04	4.72	37	0.30	6.15	37	0.10	6.99	38
US agency securities (excluding mortgage-backed securities)	0	4.35	11	0	3.36	12	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0.01	9.71	15	0.02	8.69	18	0.01	9.83	17	0.02	7.75	18	0.02	9.16	16
Mortgage-backed securities	96.58	66.67	95	99.64	68.40	98	96.29	66.64	91	99.48	67.43	98	99.13	65.45	97
Asset-backed securities	3.11	1.97	75	0	1.67	50	3.40	1.91	74	0.01	1.66	51	0.01	2.05	54
Other debt securities	0	3.05	8	0	2.67	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0.26	0.36	67	0.18	0.35	57	0.25	0.35	61	0.19	0.40	53	0.75	0.42	72
Debt securities 1 year or less	9.23	9.29	59	3.81	10.98	26	9.22	10.55	54	3.34	11.86	23	3.69	11.91	24
Debt securities 1 to 5 years	0.48	16.09	2	0.82	17.72	5	0.60	17.03	5	1.08	17.94	8	1.52	19.18	11
Debt securities over 5 years	90.03	72.48	77	95.19	67.50	94	89.93	69.86	77	95.38	66.02	94	94.04	64.73	92
Pledged securities	14.95	33.48	26	18.90	36.65	28	17.19	35.67	29	19.27	30.57	38	18.78	33.30	32
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	292.84	156.41	81	63.45	53.90	69	334.97	183.32	78	-18.51	26.69	19	9.25	6.77	58
Investment securities	8.29	31.91	21	1.51	9.51	36	9.98	23.62	32	-1.57	11.75	23	-2.42	9.42	25
Core deposits	19.68	29.18	20	9.27	12	51	23.93	26.88	46	5.11	11.23	36	3.31	7.29	43
Noncore funding	-46.63	-25.09	22	14.74	16.35	52	-40.29	-12.18	17	-6.79	6.59	26	18.70	10.67	71

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			74,159,942	72,742,676	69,553,164
Commit: Secured commercial real estate loans	4,763,335	6,116,032	5,187,912	5,582,346	4,762,209
Commit: Unsecured real estate loans	286,095	253,246	271,095	0	0
Credit card lines (reported semiannually, June/Dec)			9,772,083	10,795,148	10,543,222
Securities underwriting	0	0	0	0	0
Standby letters of credit	2,030,517	2,013,754	2,176,729	2,137,086	2,071,625
Commercial and similar letters of credit	46,648	50,624	61,620	52,459	53,481
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	3,299,926	2,701,653	2,447,342	2,457,933	3,038,664
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	22,218,083	22,655,543	21,483,500	11,563,338	6,610,327
Written options contracts (interest rate)	4,115,095	4,739,061	4,264,643	4,618,632	4,644,909
Purchased options contracts (interest rate)	11,279,550	10,597,314	9,351,283	10,165,137	15,543,098
Interest rate swaps	157,391,931	159,272,397	155,421,249	152,660,308	105,882,672
Futures and forward foreign exchange	6,254,589	4,740,268	4,975,983	4,936,396	3,442,084
Written options contracts (foreign exchange)	301,291	286,991	295,804	342,927	169,981
Purchased options contracts (foreign exchange)	303,162	286,991	299,636	342,927	126,821
Foreign exchange rate swaps	11,871,459	10,660,118	11,217,876	9,478,636	6,127,457
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	19,377	2,056	11,981	2,056	0
Purchased options contracts (commodity and other)	939	682	1,425	682	0
Commodity and other swaps	273,528	92,036	232,856	89,596	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						40.36	22.01	90	43.80	23.52	88	43.20	24.05	87	
Standby letters of credit	1.08	0.67	80	1.14	0.78	75	1.18	0.71	81	1.29	0.84	77	1.29	0.92	73
Commercial and similar letters of credit	0.02	0.02	73	0.03	0.02	75	0.03	0.02	78	0.03	0.02	77	0.03	0.02	73
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	1.76	0.28	93	1.53	0.41	90	1.33	0.35	89	1.48	0.42	91	1.89	0.52	91
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	114.09	42.67	89	120.54	54.47	87	112.97	48.62	87	116.93	68.47	85	88.54	65.81	82
Interest rate contracts	103.95	30.32	91	111.46	40.32	89	103.70	34.36	89	107.78	47.31	88	82.41	43.84	86
Interest rate futures and forward contracts	11.84	4.59	88	12.80	11.14	83	11.69	6.21	86	6.96	10.67	79	4.11	11.40	77
Written options contracts (interest rate)	2.19	2	70	2.68	2.54	74	2.32	2.18	72	2.78	2.47	82	2.88	2.16	81
Purchased options contracts (interest rate)	6.01	1.45	89	5.99	1.56	89	5.09	1.46	88	6.12	2.65	84	9.65	2.32	90
Interest rate swaps	83.90	20.33	94	89.99	23.70	93	84.59	20.83	93	91.91	28.86	92	65.76	26.74	90
Foreign exchange contracts	9.98	6.19	88	9.03	6.58	87	9.14	6.01	88	9.09	10.12	87	6.13	10.92	87
Futures and forward foreign exchange contracts	3.33	3.83	85	2.68	4.16	83	2.71	3.47	83	2.97	5.23	83	2.14	5.22	81
Written options contracts (foreign exchange)	0.16	0.03	89	0.16	0.05	85	0.16	0.03	88	0.21	0.05	86	0.11	0.14	85
Purchased options contracts (foreign exchange)	0.16	0.04	88	0.16	0.05	86	0.16	0.04	88	0.21	0.08	86	0.08	0.13	84
Foreign exchange rate swaps	6.33	0.71	93	6.02	0.85	92	6.11	0.77	93	5.71	2.03	91	3.81	2.17	89
Equity, commodity, and other derivative contracts	0.16	0.80	73	0.05	1.75	68	0.13	1.86	70	0.06	3.32	66	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0.01	0.27	78	0	0.51	70	0.01	0.52	74	0	0.98	71	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	76	0	0.42	70	0	0.37	73	0	0.94	69	0	1.29	34
Commodity and other swaps	0.15	0.27	79	0.05	0.31	75	0.13	0.32	76	0.05	0.38	74	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						57.78	42.82	76	60.78	45.53	75	60.86	44.93	75	

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	214,029,004	213,333,457	207,556,236	194,200,635	142,547,349
Interest rate contracts	195,004,659	197,264,315	190,520,675	179,007,415	132,681,006
Foreign exchange contracts	18,730,501	15,974,368	16,789,299	15,100,886	9,866,343
Equity, commodity, and other contracts	293,844	94,774	246,262	92,334	0
Derivatives Position					
Futures and forwards	28,472,672	27,395,811	26,459,483	16,499,734	10,052,411
Written options	4,435,763	5,028,108	4,572,428	4,963,615	4,814,890
Exchange-traded	0	0	0	0	0
Over-the-counter	4,435,763	5,028,108	4,572,428	4,963,615	4,814,890
Purchased options	11,583,651	10,884,987	9,652,344	10,508,746	15,669,919
Exchange-traded	0	0	0	0	0
Over-the-counter	11,583,651	10,884,987	9,652,344	10,508,746	15,669,919
Swaps	169,536,918	170,024,551	166,871,981	162,228,540	112,010,129
Held for trading	153,648,926	149,913,314	156,359,441	140,003,597	115,359,022
Interest rate contracts	134,624,581	133,844,172	139,323,880	124,810,377	105,492,679
Foreign exchange contracts	18,730,501	15,974,368	16,789,299	15,100,886	9,866,343
Equity, commodity, and other contracts	293,844	94,774	246,262	92,334	0
Non-traded	60,380,078	63,420,143	51,196,795	54,197,038	27,188,327
Interest rate contracts	60,380,078	63,420,143	51,196,795	54,197,038	27,188,327
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	209,593,241	208,305,348	202,983,808	189,237,019	137,862,714
One year or less	74,418,474	62,118,888	69,275,193	47,821,122	36,144,244
Over 1 year to 5 years	126,453,693	113,654,763	127,010,270	109,620,800	80,010,722
Over 5 years	8,721,074	32,531,697	6,698,345	31,795,097	21,707,748
Gross negative fair value (absolute value)	550,737	859,063	634,349	321,886	414,478
Gross positive fair value	1,726,510	2,485,090	2,153,159	984,311	449,007
Held for trading	1,510,996	2,323,073	1,940,408	956,725	416,729
Non-traded	215,514	162,017	212,751	27,586	32,278
Current credit exposure on risk-based capital derivative contracts	1,250,622	1,915,274	1,863,890	960,798	443,745
Credit losses on derivative contracts	231	17	3,427	-34	-607
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	18,828	0	3,242	0
90+ days past due	0	0	0	0	34

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	91.11	94.52	23	92.47	94.85	26	91.79	94.10	25	92.18	93.44	29	93.08	92.91	34
Foreign exchange contracts	8.75	3.16	83	7.49	3.08	83	8.09	3.49	83	7.78	3.20	83	6.92	3.39	82
Equity, commodity, and other contracts	0.14	1.04	70	0.04	1.10	67	0.12	1.17	67	0.05	1.64	64	0	1.93	30
Futures and forwards	13.30	12.82	64	12.84	13.53	61	12.75	14.05	58	8.50	13.49	56	7.05	12.78	52
Written options	2.07	8.11	34	2.36	7.86	34	2.20	8.18	32	2.56	5.91	45	3.38	6.60	50
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	2.07	7.80	36	2.36	7.35	36	2.20	7.73	34	2.56	5.10	48	3.38	5.49	53
Purchased options	5.41	3.58	73	5.10	3.47	67	4.65	3.42	72	5.41	4.42	67	10.99	4.19	81
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	5.41	3.15	75	5.10	2.77	73	4.65	2.86	75	5.41	3.35	72	10.99	3.20	86
Swaps	79.21	69.64	50	79.70	69.06	53	80.40	68.76	54	83.54	69.75	54	78.58	70.34	48
Held for trading	71.79	42.14	62	70.27	45.49	57	75.33	43.53	64	72.09	44.16	59	80.93	46.31	61
Interest rate contracts	62.90	36.29	60	62.74	38.85	60	67.13	36.62	64	64.27	37.24	63	74.01	38.40	70
Foreign exchange contracts	8.75	1.47	89	7.49	1.52	89	8.09	1.60	89	7.78	1.60	89	6.92	1.85	88
Equity, commodity, and other contracts	0.14	0.51	82	0.04	0.72	78	0.12	0.68	78	0.05	0.83	77	0	1.14	35
Non-traded	28.21	57.86	37	29.73	54.51	42	24.67	56.47	35	27.91	55.84	40	19.07	53.69	38
Interest rate contracts	28.21	54.11	40	29.73	52.13	43	24.67	53.82	35	27.91	52.22	41	19.07	50.60	39
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	97.93	90.92	57	97.64	91.11	60	97.80	91.48	58	97.44	93.86	49	96.71	94.47	47
One year or less	34.77	26.80	66	29.12	31.34	60	33.38	32.05	61	24.62	32.17	54	25.36	32.51	58
Over 1 year to 5 years	59.08	28.69	93	53.28	27.94	88	61.19	27.06	95	56.45	30.45	85	56.13	31.16	90
Over 5 years	4.07	30.03	16	15.25	31.18	34	3.23	29.56	15	16.37	28.09	37	15.23	28.71	38
Gross negative fair value (absolute value)	0.26	1.21	12	0.40	1.98	13	0.31	1.55	15	0.17	0.83	15	0.29	0.72	13
Gross positive fair value	0.81	1.70	12	1.16	2.69	19	1.04	2.23	17	0.51	1.19	19	0.31	0.85	10
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.05	62	0.06	0.11	57	0.04	0.07	58	0.02	0.06	57	0.03	0.06	68
Gross positive fair value (X)	0.10	0.07	79	0.16	0.13	73	0.13	0.09	78	0.06	0.07	75	0.03	0.06	68
Held for trading (X)	0.09	0.05	81	0.15	0.10	78	0.12	0.07	79	0.06	0.06	78	0.03	0.05	74
Non-traded (X)	0.01	0.01	60	0.01	0.02	53	0.01	0.02	60	0	0.01	42	0	0.01	44
Current credit exposure (X)	0.07	0.05	76	0.12	0.09	71	0.11	0.06	78	0.06	0.05	76	0.03	0.04	76
Credit losses on derivative contracts	0	0	95	0	0	90	0.02	0	95	0	0	2	0	0	3
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0.12	0	98	0	0	46	0.02	0	97	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	97
Other Ratios															
Current credit exposure / Risk-weighted assets	0.85	0.61	72	1.29	1.16	71	1.27	0.85	75	0.67	0.73	75	0.33	0.53	74

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	2,442,978	1,251,717	1,251,717	1,242,352	1,236,100
Gross losses	227,443	174,046	843,006	614,881	493,327
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	69,591	36,767	149,954	184,994	176,795
Net losses	157,852	137,279	693,052	429,887	316,532
Provision for loan and lease losses	-91,200	603,746	1,431,089	439,252	322,784
Adjustments	0	453,224	453,224	0	0
Ending balance	2,193,926	2,171,408	2,442,978	1,251,717	1,242,352
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.20	-0.11	32	1.44	0.87	80	0.81	0.51	84	0.27	0.15	81	0.21	0.14	76
Provision for loan and lease losses / Average loans and leases	-0.29	-0.20	36	1.95	1.41	71	1.12	0.82	77	0.37	0.24	79	0.28	0.24	69
Provision for loan and lease losses / Net loan and lease losses	-57.78	-168.35	49	439.79	730.69	46	206.49	487.86	22	102.18	130.58	34	101.98	134.68	40
Allowance for loan and lease losses / Total loans and leases not held for sale	1.78	1.49	73	1.70	1.32	79	1.97	1.58	77	1.05	0.83	77	1.06	0.90	74
Allowance for loan and lease losses / Total loans and leases	1.72	1.47	74	1.66	1.30	78	1.91	1.55	75	1.02	0.81	74	1.06	0.89	75
Allowance for loan and lease losses / Net loans and leases losses (X)	3.47	18.09	7	3.95	10.10	30	3.52	11.58	16	2.91	8.03	31	3.92	7.54	42
Allowance for loan and lease losses / Nonaccrual assets	215.81	291.29	41	272.92	310.68	60	226.61	299.17	46	173.98	218.72	56	162.20	214.03	48
ALLL / 90+ days past due + nonaccrual loans and leases	102.24	246.27	15	206.10	221.69	53	109.80	244.34	17	129.31	151.73	51	134.30	160.51	52
Gross loan and lease losses / Average loans and leases	0.71	0.24	92	0.56	0.34	78	0.66	0.34	82	0.51	0.28	84	0.43	0.30	78
Recoveries / Average loans and leases	0.22	0.08	90	0.12	0.07	78	0.12	0.07	79	0.15	0.08	88	0.15	0.09	83
Net losses / Average loans and leases	0.50	0.16	92	0.44	0.27	79	0.54	0.27	82	0.36	0.21	80	0.28	0.22	73
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	8.26	7.39	65	5.98	8.09	42	24.39	33.98	38	37.50	36.22	64	34.50	41.30	51
Earnings coverage of net loan and lease losses (X)	4.37	25.70	17	4.72	17.23	31	3.94	22.91	17	6.26	24.40	24	7.92	21.75	29
Net Loan and Lease Losses By Type															
Real estate loans	-0.14	0.03	1	-0.02	0.01	15	0.15	0.04	88	0.08	0.01	93	0	0.02	37
Real estate loans secured by 1–4 family	-0.09	-0.01	6	-0.03	0.01	15	-0.04	0.01	15	-0.04	0.01	12	-0.01	0.01	23
Revolving	-0.05	-0.03	28	0.02	0	63	0.03	0.01	70	0.07	0.02	74	0.10	0.03	72
Closed-end	-0.11	-0.01	3	-0.07	0.01	6	-0.07	0	4	-0.09	0	4	-0.08	0.01	6
Commercial real estate loans	-0.24	0.05	2	0	0.01	58	0.54	0.07	96	0.31	0.01	98	0.02	0.01	67
Construction and land development	0	0	34	0	-0.01	68	0	0	40	0	-0.01	60	0.01	-0.03	81
1–4 family	0	0	10	0	0	60	0	0	22	0	0	55	0.01	-0.01	92
Other	0	0	57	0	-0.01	65	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	-0.05	0	3	0	0	22	-0.03	0	6	0.01	0	87	0	0	31
Nonfarm nonresidential	-0.35	0.07	0	0	0.02	57	0.79	0.11	96	0.43	0.02	98	0.02	0.02	64
Owner-occupied	0.01	0.01	80	0	0.01	66	0.22	0.02	96	0.12	0.01	95	0.02	0.01	77
Other	-0.37	0.06	0	0	0.01	54	0.57	0.08	93	0.31	0.01	98	0	0.01	56
Real estate loans secured by farmland		0			0.01			0.02			0.01		0	0	50
Commercial and industrial loans	1.02	0.20	95	0.42	0.48	59	0.54	0.47	64	0.15	0.37	28	0.10	0.31	23
Loans to individuals	0.74	1.06	50	1.21	1.43	53	0.86	1.13	53	1.06	1.17	56	1.02	1.16	56
Credit card loans	3.74	2.41	81	4.17	3.52	63	3.99	2.92	73	3.77	3.11	64	3.42	2.92	57
Agricultural loans		0.02			0.11			0.19			0.08			0.15	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	1.86	0.09	97	0.54	0.15	86	2.69	0.15	98	0.70	0.15	92	0.39	0.14	84

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	477,188		617,163		686,366		652,312		655,327						
90+ days past due loans and leases	1,129,346		257,927		1,146,853		248,505		159,144						
Nonaccrual loans and leases	1,016,602		795,626		1,078,057		719,480		765,933						
Total past due and nonaccrual loans and leases	2,623,136		1,670,716		2,911,276		1,620,297		1,580,404						
Restructured 30–89 days past due	22,872		53,707		30,662		50,681		53,353						
Restructured 90+ days past due	24,113		9,827		15,898		9,815		8,555						
Restructured nonaccrual	270,721		265,973		268,104		260,328		280,491						
Total restructured loans and leases	317,706		329,507		314,664		320,824		342,399						
30–89 days past due loans held for sale	803		651		788		91		1,897						
90+ days past due loans held for sale	438		206		438		0		0						
Nonaccrual loans held for sale	8,991		0		58,951		244		0						
Total past due and nonaccrual loans held for sale	10,232		857		60,177		335		1,897						
Restructured loans and leases in compliance	761,298		616,739		659,577		641,813		682,943						
Other real estate owned	14,362		36,540		15,776		38,097		28,998						
Other Assets															
30–89 days past due	567		19,303		868		3,945		0						
90+ days past due	563		445		567		337		34						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	1,130		19,748		1,435		4,282		34						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.37	0.33	67	0.47	0.52	49	0.54	0.39	75	0.53	0.43	70	0.56	0.44	71
90+ days past due loans and leases	0.88	0.11	93	0.20	0.12	78	0.90	0.12	93	0.20	0.15	74	0.14	0.17	62
Nonaccrual loans and leases	0.80	0.65	70	0.61	0.57	62	0.84	0.66	72	0.59	0.51	64	0.65	0.54	68
90+ days past due and nonaccrual loans and leases	1.68	0.82	88	0.81	0.75	59	1.74	0.85	87	0.79	0.71	59	0.79	0.75	58
30–89 days past due restructured	0.02	0.01	82	0.04	0.01	84	0.02	0.01	79	0.04	0.01	84	0.05	0.02	80
90+ days past due restructured	0.02	0	88	0.01	0.01	79	0.01	0.01	86	0.01	0.01	79	0.01	0.01	78
Nonaccrual restructured	0.21	0.13	76	0.20	0.14	70	0.21	0.13	76	0.21	0.14	73	0.24	0.16	73
30–89 days past due loans held for sale	0	0	85	0	0	83	0	0	79	0	0	77	0	0	84
90+ days past due loans held for sale	0	0	86	0	0	87	0	0	82	0	0	42	0	0	43
Nonaccrual loans held for sale	0.01	0	82	0	0	39	0.05	0.01	89	0	0	80	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.37	0.33	67	0.49	0.52	51	0.54	0.40	75	0.54	0.43	70	0.56	0.44	71
90+ days past due assets	0.89	0.11	93	0.20	0.12	78	0.90	0.12	93	0.20	0.15	74	0.14	0.18	62
Nonaccrual assets	0.80	0.66	69	0.61	0.58	62	0.84	0.67	72	0.59	0.53	63	0.65	0.57	67
30+ days past due and nonaccrual assets	2.06	1.18	84	1.29	1.32	58	2.27	1.29	86	1.33	1.19	66	1.34	1.26	63
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.14	0.50	89	0.60	0.48	70	1.21	0.52	89	0.58	0.44	70	0.57	0.48	68
90+ days past due and nonaccrual assets + other real estate owned	1.15	0.53	89	0.62	0.51	67	1.22	0.55	89	0.61	0.48	68	0.59	0.52	63
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.98	0.58	87	0.85	0.57	82	0.98	0.60	86	0.88	0.53	85	0.96	0.60	82
Allowance for loan and lease losses	83.83	69.27	72	69.65	74.58	49	73.68	66.66	68	116.63	115.41	61	123.94	118.28	58
Equity capital + allowance for loan and lease losses	7.40	5.03	79	6.27	4.68	72	7.17	4.97	79	6.22	4.28	75	6.98	4.79	75
Tier 1 capital + allowance for loan and lease losses	9.67	5.96	86	8.52	5.89	74	9.47	6.05	82	8.53	5.65	79	9.29	6.16	78
Loans and leases + other real estate owned	1.44	0.97	82	1.16	0.91	73	1.41	0.97	79	1.19	0.85	77	1.31	0.96	75

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.18	0.31	31	0.28	0.48	26	0.31	0.39	49	0.32	0.38	49	0.39	0.42	54
	90+ days past due		2.07	0.13	94	0.47	0.12	86	2.08	0.16	95	0.46	0.16	83	0.29	0.22	76
	Nonaccrual.....		1.24	0.76	84	0.89	0.54	82	1.27	0.76	83	0.73	0.46	77	0.94	0.57	79
Commercial and industrial	30–89 days past due		0.41	0.22	80	0.27	0.36	45	0.51	0.23	85	0.19	0.31	41	0.27	0.30	56
	90+ days past due		0	0.02	33	0	0.03	17	0.04	0.03	71	0	0.05	33	0	0.05	33
	Nonaccrual.....		0.58	0.69	49	0.49	0.90	28	0.71	0.75	53	0.61	0.83	45	0.42	0.76	39
Individuals	30–89 days past due		0.73	0.53	70	1.21	0.84	72	1.04	0.83	71	1.37	0.83	78	1.39	0.84	83
	90+ days past due		0.04	0.11	49	0.05	0.15	50	0.04	0.14	48	0.04	0.17	44	0.04	0.16	44
	Nonaccrual.....		0.39	0.22	76	0.42	0.19	77	0.38	0.28	72	0.41	0.17	83	0.57	0.23	85
Depository institution loans	30–89 days past due		0	0.01	44	0	0.01	46	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	50	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	47	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due			0.17			0.35			0.17			0.24			0.17	
	90+ days past due			0			0.02			0			0			0	
	Nonaccrual.....			0.44			0.76			0.49			0.67			0.75	
Foreign governments	30–89 days past due			0.03			10.34			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.12	0.13	66	0.18	0.26	57	0.26	0.18	72	0.68	0.20	87	0.22	0.17	72
	90+ days past due		0.01	0.01	78	0	0.01	31	0.03	0.01	84	0.01	0.01	75	0	0.01	63
	Nonaccrual.....		0.04	0.15	51	0.07	0.13	53	0.04	0.15	51	0.07	0.13	53	0.02	0.14	45

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.24	0.47	30	0.41	0.73	28	0.40	0.65	33	0.45	0.67	38	0.45	0.71	36
	90+ days past due	3.08	0.28	93	0.71	0.24	85	3.12	0.33	91	0.68	0.31	83	0.44	0.46	74
	Nonaccrual	1.41	0.88	79	1	0.79	67	1.24	0.89	72	0.97	0.73	73	1.23	0.86	74
Revolving	30–89 days past due	0.35	0.31	67	0.72	0.50	71	0.53	0.48	55	0.75	0.45	77	0.65	0.50	68
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	2.03	1.31	79	1.64	1.07	76	2.05	1.13	81	1.65	1	79	1.92	1.17	80
Closed-end	30–89 days past due	0.19	0.48	28	0.24	0.76	15	0.34	0.65	28	0.30	0.70	22	0.33	0.75	23
	90+ days past due	4.47	0.31	94	1.10	0.27	88	4.57	0.38	92	1.04	0.35	85	0.71	0.53	77
	Nonaccrual	1.12	0.85	74	0.66	0.77	49	0.86	0.87	58	0.61	0.70	51	0.81	0.84	59
Junior lien	30–89 days past due	0.02	0.01	73	0.04	0.02	74	0.03	0.02	79	0.06	0.02	85	0.07	0.03	85
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.10	0.05	80	0.11	0.05	82	0.11	0.04	84	0.10	0.04	83	0.15	0.06	83
Commercial real estate	30–89 days past due	0.04	0.22	21	0.04	0.28	13	0.13	0.26	46	0.05	0.18	22	0.25	0.17	73
	90+ days past due	0.06	0.02	83	0	0.01	23	0.02	0.02	70	0	0.03	46	0	0.03	43
	Nonaccrual	0.92	0.62	74	0.67	0.32	85	1.34	0.62	88	0.24	0.23	61	0.34	0.28	68
Construction and development	30–89 days past due	0.07	0.22	48	0	0.32	12	0.08	0.28	41	0.01	0.28	27	0.20	0.21	60
	90+ days past due	0.18	0.01	94	0	0.01	32	0.01	0.01	78	0.01	0.02	71	0	0.02	31
	Nonaccrual	0.07	0.50	41	0.07	0.24	41	0.06	0.41	37	0.06	0.20	45	0.04	0.19	39
1–4 family	30–89 days past due	0	0.03	30	0	0.06	24	0.03	0.03	69	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	41	0.01	0	86	0	0	41	0	0	43
	Nonaccrual	0.06	0.02	84	0.06	0.03	77	0.05	0.03	78	0.06	0.02	84	0.04	0.02	75
Other	30–89 days past due	0.07	0.16	59	0	0.24	15	0.05	0.22	46	0.01	0.20	36	0.20	0.13	74
	90+ days past due	0.18	0	95	0	0.01	36	0	0	40	0.01	0.01	78	0	0.02	33
	Nonaccrual	0.01	0.43	27	0.01	0.18	36	0.01	0.35	28	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0	0.08	27	0	0.10	22	0	0.09	22	0	0.08	19	0.01	0.10	45
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.03	0.13	49	0.03	0.06	53	0.03	0.11	48	0.03	0.05	56	0.40	0.08	90
Nonfarm non-residential	30–89 days past due	0.03	0.20	22	0.06	0.27	15	0.16	0.23	55	0.06	0.14	31	0.29	0.17	76
	90+ days past due	0.02	0.02	74	0	0.02	27	0.02	0.02	74	0	0.03	22	0	0.03	47
	Nonaccrual	1.34	0.78	80	0.90	0.37	88	1.93	0.80	89	0.31	0.28	62	0.43	0.30	67
Owner Occupied	30–89 days past due	0.02	0.06	43	0.05	0.11	29	0.16	0.07	81	0.06	0.07	54	0.02	0.09	20
	90+ days past due	0.02	0	87	0	0.01	33	0.02	0	87	0	0.01	26	0	0.01	53
	Nonaccrual	0.52	0.32	80	0.85	0.20	97	0.51	0.27	80	0.31	0.16	76	0.41	0.17	87
Other	30–89 days past due	0.01	0.12	26	0.01	0.14	17	0	0.14	27	0	0.07	9	0.27	0.07	90
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.82	0.40	81	0.05	0.16	34	1.42	0.44	91	0	0.10	9	0.02	0.13	22
Farmland	30–89 days past due		0.13			0.32			0.11			0.23		0	0.25	23
	90+ days past due		0.01			0.01			0			0.01		0	0.01	42
	Nonaccrual		1.14			1.10			1.13			0.84		0	1.23	19
Credit card	30–89 days past due	1.06	0.75	75	1.30	1.31	53	1.13	0.95	63	1.32	1.19	59	1.29	1.22	52
	90+ days past due	0	0.56	14	0	0.83	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual	1.05	0.10	93	1.19	0.09	95	1.02	0.05	95	1.15	0.11	94	1.12	0.09	95

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	14,232,704	14,283,549	14,322,015	14,542,928	15,687,408
Retained earnings	7,358,572	6,463,044	7,012,451	6,498,131	5,385,159
Accumulated other comprehensive income (AOCI)	-410,442	86,200	-58,886	-409,477	-1,095,620
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	21,180,834	20,832,793	21,275,580	20,631,582	19,976,947
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	6,724,672	6,742,195	6,728,749	6,737,979	6,587,698
Accumulated other comprehensive income-related adjustments	-410,442	86,199	-58,886	-409,477	-1,095,620
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	14,866,604	14,004,399	14,605,717	14,303,080	14,484,869
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	14,866,604	14,004,399	14,605,717	14,303,080	14,484,869
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	1,965,049	1,569,788	1,965,049	1,569,788	839,563
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	1,965,049	1,569,788	1,965,049	1,569,788	839,563
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	1,965,049	1,569,788	1,965,049	1,569,788	839,563
Tier 1 Capital	16,831,653	15,574,187	16,570,766	15,872,868	15,324,432
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,282,120	1,371,846	1,204,553	1,371,738	1,499,318
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	1,764,682	1,643,206	1,825,905	1,296,165	1,333,052
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	3,046,802	3,015,052	3,030,458	2,667,903	2,832,370
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	3,046,802	3,015,052	3,030,458	2,667,903	2,832,370
Exited advanced approach tier 2 capital					
Total capital	19,878,455	18,589,239	19,601,224	18,540,771	18,156,802
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	183,190,222	168,046,048	181,670,000	165,105,996	159,150,631
Less: Deductions from common equity tier 1 capital	6,724,672	6,742,195	6,728,750	6,737,979	6,587,698
Less: Other deductions	-425,007	-410,642	-428,335	-413,729	-463,400
Total assets for leverage ratio	176,890,557	161,714,495	175,369,585	158,781,746	153,026,333
Total risk-weighted assets	147,816,606	148,946,427	146,780,589	142,914,599	136,201,675
Exited advanced approach total RWA					

BHC	Peer # 1	Pct												
10.06	12.54	11	9.40	11.59	16	9.95	12.35	13	10.01	12.11	21	10.63	12.09	29
0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
11.39	13.31	16	10.46	12.25	19	11.29	13.08	22	11.11	12.78	25	11.25	12.85	28
0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
13.45	15.37	14	12.48	14.01	18	13.35	15.23	18	12.97	14.36	30	13.33	14.45	35
0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
9.52	9.15	64	9.63	9.43	59	9.45	9.13	63	10	9.76	61	10.01	9.71	61
	7.94			7.28			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		837			819			3,985			4,521			2,363		2.20	-63.97
Other insurance activities income		837			819			3,985			4,521			2,363		2.20	-63.97
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		2,134,829			1,735,480			1,756,299			1,725,461			1,697,652		23.01	35.42

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct													
Analysis Ratios																			
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36				
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			51.47			56.12						
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			48.53			43.88						
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			7.26			8.53						
Insurance activities revenue / Adjusted operating income	0.05	0.38	48	0.05	0.40	48	0.06	0.41	48	0.07	0.47	47	0.04	0.47	43				
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37				
Credit related premium income / Total premium income	33.33			45.10			38.23			34.91			44.54						
Other premium income / Total premium income	66.67			54.90			61.77			65.09			55.46						
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42				
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			19.86			15.64						
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62			5.13			1.99						
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			233.61			160.49						
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42		0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.22	11	48	9.78	11.59	43	9.24	11.03	41	10.08	11.51	46	10.25	10.22	49				
Broker-Dealer Activities																			
Net assets of broker-dealer subsidiaries (\$000)		108,958			92,606			91,807			84,312			69,033					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.06	0.50	80	0.05	0.78	78	0.05	0.75	76	0.05	1.39	73	0.04	1.79	72				

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	1,217,327	1,505,959	1,120,105	1,115,501	1,044,232
Real estate loans.....	17,528	22,057	17,036	20,373	19,920
Commercial and industrial loans	1,078,882	1,309,474	1,004,043	949,941	1,024,312
Loans to depository institutions and other banks acceptances	120,917	174,428	99,026	145,187	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,217,327	1,505,959	1,120,105	1,115,501	1,044,232
Total foreign deposits	203,454	756,404	242,208	364,592	201,430
Interest-bearing deposits	203,454	756,404	242,208	364,592	201,430
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits	0.14	0.13	62	0.53	0.79	39	0.33	0.42	42	0.70	1.19	33	0.47	0.97	28

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans	1.94			0.37			0.64			0.09	0.29	20		1.53
Foreign governments and institutions	0			0			0			0			0	

Growth Rates

Net loans and leases.....	-19.17	-6.17	31	59.52	12.26	87	0.41	-2.40	61	6.83	22.48	56	25.85	7.24	75
Total selected assets.....	-19.17	-2.56	29	59.52	7.32	87	0.41	2.04	51	6.83	12.40	62	25.85	3.24	81
Deposits	-73.10	2.95	6	192.60	13.75	96	-33.57	3.46	23	81	10.36	93	-51.45	5	16

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.34	0.31	0.33	0.23	0.03	
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	330,279	328,537	996,456	1,220,227	1,717,272	0.53	200.72
Dividends	300,000	300,000	900,000	1,130,000	1,650,000	0.00	233.33
Interest	8,746	11,805	42,014	48,391	45,853	-25.91	-41.38
Management and service fees	21,533	16,732	54,442	41,836	21,419	28.69	338.73
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	344	1,291	44,055	11,785	6,993	-73.35	
Dividends	0	0	39,918	8,341	5,308		
Interest	344	1,291	4,137	3,444	1,685	-73.35	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	330,623	329,828	1,040,511	1,232,012	1,724,265	0.24	201.03
Securities gains (losses)	0	0	0	0	335		
Other operating income	1,374	842	1,114	996	978	63.18	249.62
Total operating income	331,997	330,670	1,041,625	1,233,008	1,725,578	0.40	201.21
Operating Expenses							
Personnel expenses	10,594	11,538	27,286	35,032	25,334	-8.18	70.24
Interest expense	31,002	24,979	119,781	86,834	88,923	24.11	20.24
Other expenses	8,993	6,628	30,049	27,230	22,317	35.68	140.20
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	50,589	43,145	177,116	149,096	136,574	17.25	41.51
Income (loss) before taxes	281,408	287,555	864,539	1,083,912	1,589,004	-2.14	277.87
Applicable income taxes (credit)	-4,417	-2,471	-15,622	-9,613	-12,688		
Extraordinary items							
Income before undistributed income of subsidiaries	285,825	290,026	880,161	1,093,525	1,601,692	-1.45	257.80
Equity in undistributed income of subsidiaries	325,484	-256,049	177,291	697,013	119,778		126.72
Bank subsidiaries	308,339	-264,337	169,832	681,765	108,918		114.56
Nonbank subsidiaries	17,145	8,288	7,459	15,248	10,860	106.87	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	611,309	33,977	1,057,452	1,790,538	1,721,470	1699.18	173.58
Memoranda							
Bank net income	608,339	35,663	1,069,832	1,811,765	1,758,918	1605.80	160.30
Nonbank net income	17,145	8,288	47,377	23,589	16,168	106.87	
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		23,258,281	88.36	23,018,306	92.35	23,312,138	88.46	23,118,498	21,747,261	1.04	6.45
Common and preferred stock		22,119,710	84.03	21,872,254	87.75	22,163,855	84.10	21,972,511	20,589,705	1.13	9.67
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		1,125,000	4.27	1,125,000	4.51	1,125,000	4.27	1,125,000	1,125,000	0.00	-31.61
Other receivables		13,571	0.05	21,052	0.08	23,283	0.09	20,987	32,556	-35.54	-61.22
Investment in nonbank subsidiaries		248,158	0.94	227,094	0.91	211,143	0.80	219,254	153,308	9.28	509.55
Common and preferred stock		123,151	0.47	106,830	0.43	106,001	0.40	98,542	83,294	15.28	202.99
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		125,000	0.47	120,000	0.48	105,000	0.40	120,000	70,000	4.17	
Other receivables		7	0	264	0	142	0	712	14	-97.35	-89.55
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		0	0	0	0	0	0	0	0	0	0
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		2,651,246	10.07	1,542,036	6.19	2,679,779	10.17	1,417,514	961,454	71.93	415.31
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	-100.00
Premises, furnishings, fixtures and equipment		552	0	646	0	558	0	653	547	-14.55	-6.91
Intangible assets		0	0	0	0	0	0	0	0	0	0
Other assets		163,850	0.62	136,474	0.55	151,040	0.57	127,418	116,488	20.06	5.14
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total assets		26,322,087	100.00	24,924,556	100.00	26,354,658	100.00	24,883,337	22,979,058	5.61	16.65
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year		1,889,250	7.18	1,143,561	4.59	1,888,797	7.17	845,612	348,885	65.21	
Subordinated notes and debentures		1,553,099	5.90	1,639,474	6.58	1,551,935	5.89	1,639,288	1,638,546	-5.27	-37.57
Other liabilities		226,782	0.86	191,374	0.77	240,630	0.91	197,068	175,116	18.50	102.38
Balance due to subsidiaries and related institutions		0	0	0	0	131	0	0	0	0	0
Total liabilities		3,669,131	13.94	2,974,409	11.93	3,681,493	13.97	2,681,968	2,162,547	23.36	41.13
Equity Capital		22,652,956	86.06	21,950,147	88.07	22,673,165	86.03	22,201,369	20,816,511	3.20	13.46
Perpetual preferred stock (income surplus)		1,965,049	7.47	1,569,788	6.30	1,965,049	7.46	1,569,788	839,563	25.18	695.81
Common stock		5,708	0.02	5,693	0.02	5,699	0.02	5,682	5,668	0.26	1.15
Common surplus		18,945,343	71.98	18,901,205	75.83	18,939,664	71.86	18,890,593	18,815,088	0.23	1.15
Retained earnings		6,865,646	26.08	6,010,609	24.12	6,444,987	24.45	6,498,131	5,385,159	14.23	230.59
Accumulated other comprehensive income		-410,442	-1.56	86,200	0.35	-58,886	-0.22	-409,477	-1,095,619		
Other equity capital components		-4,718,348	-17.93	-4,623,348	-18.55	-4,623,348	-17.54	-4,353,348	-3,133,348		
Total liabilities and equity capital		26,322,087	100.00	24,924,556	100.00	26,354,658	100.00	24,883,337	22,979,058	5.61	16.65
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	0
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	10.83	12.54	43	0.62	3.93	19	4.76	7.29	24	8.32	9.68	27	8.55	10.40	27
Bank net income / Average equity investment in banks	10.99	12.55	41	0.65	4.73	17	4.85	7.45	22	8.49	10.51	28	8.61	11.19	25
Nonbank net income / Average equity investment in nonbanks	59.86	12.53	95	32.28	5.73	90	46.26	9.75	94	26	7.89	88	20.46	7.10	85
Subsidiary HCs net income / Average equity investment in sub HCs.....	11.69			3.62			7.01			8.55			8.78		
Bank net income / Parent net income	99.51	95.97	33	104.96	95.67	42	101.17	88.16	39	101.19	82.22	41	102.18	82.56	48
Nonbank net income / Parent net income	2.80	2.83	70	24.39	5.47	87	4.48	3.59	75	1.32	5.93	61	0.94	3.78	56
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	16.20	17.74	62	13.55	19.50	58	16.24	20.06	61	12.08	20.43	54	10.39	20.88	47
Total debt / Equity capital	15.20	11.90	73	12.68	13.54	68	15.18	14.41	69	11.19	14.31	62	9.55	14.69	57
Total debt + notes payable to subs that issued TPS / Equity capital	15.20	14.30	66	12.68	15.86	60	15.18	16.67	63	11.19	16.36	57	9.55	17.10	48
Total debt + Loans guaranteed for affiliate / Equity capital	15.20	12.02	73	12.68	13.93	66	15.18	14.68	69	11.19	14.56	61	9.55	15.14	56
Total debt / Equity capital – excess over fair value	15.20	12	73	12.68	13.68	68	15.18	14.52	68	11.19	14.51	62	9.55	14.81	57
Long-term debt / Equity capital	15.20	11.33	73	12.68	12.46	68	15.18	13.56	69	11.19	13.04	62	9.55	13.37	58
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	54.61	35.48	67	18.64	27.67	42	46.85	34.67	58	20.27	28.44	45	13.77	28.63	36
Double Leverage															
Equity investment in subs / Equity capital	98.19	102.85	23	100.13	103.91	33	98.22	102.81	22	99.41	103.22	25	99.31	103.10	26
Total investment in subs / Equity capital.....	103.77	108.21	47	105.90	111.18	53	103.75	110.16	43	105.12	111.07	47	105.21	112.48	47
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.17	0.22	22	0.21	1.22	38	-0.38	0.47	19	-0.07	0.36	24	-0.08	0.35	26
Equity investment in subs – equity cap / Net income-div (X).....		0.74			2.81			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	140.36	111.20	68	142.63	154.20	54	111.08	136.59	41	148.47	177.68	44	273.22	162.34	89
Cash from ops + noncash items + op expense / Op expense + dividend	143.12	98.58	68	146.74	176.81	52	119.29	147.24	42	162.56	190.27	45	289.62	174.91	88
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	89.47	85.35	45	153.27	90.08	76	232.26	134.08	86	155.12	116.34	79	141.82	103.19	84
Pretax operating income + interest expense / Interest expense	1,007.71	1,142.88	59	1,251.19	2,355.68	54	821.77	2,016.32	42	1,348.26	1,968.54	53	1,886.94	2,898.75	69
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,007.71	1,357.31	56	1,251.19	1,688.78	58	821.77	1,539.23	45	1,348.26	1,632.83	56	1,886.94	1,369.37	71
Dividends + interest from subsidiaries / Interest expense + dividends	139.45	117.86	64	145.14	186.57	50	109.61	150.43	33	153.44	210.80	36	289.11	188.90	82
Fees + other income from subsidiaries / Salary + other expenses.....	109.94	13.36	98	92.11	14.22	94	94.95	13.95	96	67.19	16.52	83	44.95	16.08	78
Net income / Current part of long-term debt + preferred dividends (X).....	26.08	33.13	54	1.54	20.55	18	9.82	35.64	30	24.54	57.11	54	60.14	33.93	84
Other Ratios															
Net assets that reprice within 1 year / Total assets	10	3.97	82	6.16	2.60	79	10.04	3.85	83	5.62	2.64	76	4.17	2.61	64
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual.....		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0.15	1.80	55	0.15	3.20	50	0.14	2.66	53	0.16	5.62	47	0.11	5.50	42
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	66.70	74.87	47	65.77	61.08	61	88.60	81.10	62	62.99	57.84	63	31.22	57.26	23
Dividends declared / Net income	31.19	23.13	62	561.40	81.32	97	73.75	42.29	90	38.47	33.08	57	29.05	27.33	48
Net income – dividends / Average equity.....	7.45	9.52	35	-2.88	0.55	21	1.25	4.14	17	5.12	6.46	30	6.07	7.33	34
Percent of Dividends Paid															
Dividends from bank subsidiaries	157.36	101.14	74	157.28	182.33	55	115.41	132.17	45	164.05	178.13	47	329.95	157.73	85
Dividends from nonbank subsidiaries	0	3.28	30	0	2.35	30	5.12	3.41	77	1.21	7.53	58	1.06	7.13	65
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	157.36	128.99	66	157.28	229.19	51	120.53	174.85	34	165.26	260.40	35	331.01	215.26	80
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	49.31	30.63	68	841.21	123.04	97	84.13	60.28	72	62.37	66.55	41	93.81	60.71	85
Interest income from bank subsidiaries.....	1.44	0.12	94	33.10	0.70	96	3.93	0.36	94	2.67	0.54	88	2.61	0.52	89
Management and service fees from bank subsidiaries	3.54	1.08	81	46.92	2.97	93	5.09	1.47	82	2.31	1.55	78	1.22	1.88	76
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	54.29	33.49	69	921.23	148.03	97	93.14	62.88	76	67.35	69.36	43	97.63	63.43	81
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.24	21	0	39.62	23	84.26	56.39	61	35.36	82.95	42	32.83	51.40	50
Interest income from nonbank subsidiaries.....	2.01	2.80	77	15.58	14.44	78	8.73	7.38	78	14.60	20.25	71	10.42	18.56	67
Management and service fees from nonbank subsidiaries	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	2.01	69.48	30	15.58	76.32	41	92.99	79.84	59	49.96	150.41	29	43.25	99.33	35
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	90.36	58.57	52	90.72	62.43	44	86.40	69.76	40	91.65	67.32	46	95.62	65.18	61
Interest income from bank subsidiaries.....	2.63	0.72	88	3.57	2.52	84	4.03	0.63	90	3.92	0.80	88	2.66	0.92	82
Management and service fees from bank subsidiaries	6.49	4.11	81	5.06	1.69	84	5.23	1.87	81	3.39	1.81	80	1.24	2.01	76
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.48	71.70	65	99.35	76.26	47	95.66	82.20	40	98.96	78.80	61	99.52	74.20	70
Dividends from nonbank subsidiaries	0	5.32	29	0	2.51	31	3.83	1.95	81	0.68	2.65	59	0.31	2.57	62
Interest income from nonbank subsidiaries.....	0.10	0.82	80	0.39	1.82	77	0.40	0.73	81	0.28	1.19	74	0.10	2.32	66
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.10	10.59	54	0.39	9.13	62	4.23	4.70	74	0.96	7.29	51	0.41	7.64	51
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	0	29.59	12	0	30.31	10	0	27.08	12	0	28.33	11	0	26.53	12